

Fill in this information to identify your case and this filing:

Debtor 1 DREMA ODell  
 First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: EASTERN District of PA

Case number 22 12578

☐ Check if this is an amended filing

## Official Form 106A/B

## Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

## 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1. 1801 Whispering BK  
 Street address, if available, or other description

Newtown Sq PA 19073  
 City State ZIP Code

Chester County PA  
 County

What is the property? Check all that apply.

- ☐ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☒ Other UNIT TOWNHOME

Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$ 180,000 Current value of the portion you own? \$ 180,000

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Equitable owner

☐ Check if this is community property (see instructions)

If you own or have more than one, list here:

1.2. LOT Penns PRESERVE  
 Street address, if available, or other description  
Approx 2 ACRES

City State ZIP Code

Chester County PA  
 County

What is the property? Check all that apply.

- ☐ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☒ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

Who has an interest in the property? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: 54-08-0073 UPT #

Sub divided town HOMES

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$ 120,000 Current value of the portion you own? \$ 120,000

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

1.3. FLORIDA Real Estate LLC  
 Street address, if available, or other description  
Box 205  
Edgmont PA 19028  
 City State ZIP Code  
Chester County, PA /  
Delaware County PA  
 County

## What is the property? Check all that apply.

- ☐ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☒ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$ 120,000  
 Current value of the portion you own? \$ 120,000

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

## Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number: \_\_\_\_\_

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. \_\_\_\_\_

\$ 420,000<sup>00</sup>

## Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

## 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No  
☒ Yes

3.1. Make: Honda  
 Model: CRV  
 Year: 2016  
 Approximate mileage: 80,000

Other information:

Acct #  
620 734 568 7861

## Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \$ 11,000  
 Current value of the portion you own? \$ 11,000

☐ Check if this is community property (see instructions)

If you own or have more than one, describe here:

3.2. Make: \_\_\_\_\_  
 Model: \_\_\_\_\_  
 Year: \_\_\_\_\_  
 Approximate mileage: \_\_\_\_\_

Other information:

\_\_\_\_\_

## Who has an interest in the property? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? \_\_\_\_\_  
 Current value of the portion you own? \_\_\_\_\_

☐ Check if this is community property (see instructions)

\$ \_\_\_\_\_ \$ \_\_\_\_\_

3.3. Make: \_\_\_\_\_  
Model: \_\_\_\_\_  
Year: \_\_\_\_\_  
Approximate mileage: \_\_\_\_\_  
Other information:  
\_\_\_\_\_

**Who has an interest in the property?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?** **Current value of the portion you own?**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

☐ Check if this is community property (see instructions)

3.4. Make: \_\_\_\_\_  
Model: \_\_\_\_\_  
Year: \_\_\_\_\_  
Approximate mileage: \_\_\_\_\_  
Other information:  
\_\_\_\_\_

**Who has an interest in the property?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?** **Current value of the portion you own?**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

☐ Check if this is community property (see instructions)

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No  
☐ Yes

4.1. Make: \_\_\_\_\_  
Model: \_\_\_\_\_  
Year: \_\_\_\_\_  
Other information:  
\_\_\_\_\_

**Who has an interest in the property?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?** **Current value of the portion you own?**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

☐ Check if this is community property (see instructions)

If you own or have more than one, list here:

4.2. Make: \_\_\_\_\_  
Model: \_\_\_\_\_  
Year: \_\_\_\_\_  
Other information:  
\_\_\_\_\_

**Who has an interest in the property?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?** **Current value of the portion you own?**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

☐ Check if this is community property (see instructions)

**5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here**

\$ 5000<sup>00</sup>

**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?  
Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe.....

Refrig 60 sofa 200 wall hangings 425  
stove 50 lamps 100 china 50  
micro 25 Entertainment 50

\$ 935<sup>00</sup>

**7. Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe.....

Apple 150 REFRIG 50 China 75<sup>00</sup> wall hanging 150<sup>00</sup>  
Apple 150 OVEN 25 CRYSTAL 100  
2 TV 100 50<sup>00</sup>

\$ 550<sup>00</sup>

**8. Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No

☐ Yes. Describe.....

\$ 0

**9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No

☒ Yes. Describe.....

TENNIS RACKET 5 costume jewelry 100<sup>00</sup>  
weights 5

\$ 110

**10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe.....

\$ 0

**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

Clothes 500

\$ 500

**12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe.....

Jewelry watch  
costume jewelry

\$ 1,874

**13. Non-farm animals**

Examples: Dogs, cats, birds, horses

☒ No

☐ Yes. Describe.....

\$ 0

**14. Any other personal and household items you did not already list, including any health aids you did not list**

☐ No

☒ Yes. Give specific information. ....

Walker 100<sup>00</sup>  
crutches 50<sup>00</sup>

\$ 150<sup>00</sup>

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$ 3620<sup>00</sup>

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?  
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No  
☒ Yes

Cash: 122<sup>00</sup> \$ 122<sup>00</sup>

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No  
☒ Yes

Institution name:

17.1. Checking account:

\$ 2,800

17.2. Checking account:

\$

17.3. Savings account:

\$

17.4. Savings account:

\$

17.5. Certificates of deposit:

\$

17.6. Other financial account:

\$

17.7. Other financial account:

\$

17.8. Other financial account:

\$

17.9. Other financial account:

\$

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes

Institution or issuer name:

\$ 0

\$

\$

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☐ No

☐ Yes. Give specific information about them.

Name of entity:

% of ownership:

0% %

\$ 0

0% %

\$

0% %

\$

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.  
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\$ 0  
\$  
\$

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No

☒ Yes. List each

account separately.

Type of account:

Institution name:

401(k) or similar plan:

Pension plan:

IRA:

Retirement account:

Keogh:

Additional account:

Additional account:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Pension Money Market

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\$ 0  
\$ 25 000  
\$  
\$ 15 000  
\$  
\$  
\$  
\$

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company  
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes

Institution name or individual:

Electric:

Gas:

Heating oil:

Security deposit on rental unit:

Prepaid rent:

Telephone:

Water:

Rented furniture:

Other:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\$ 0  
\$  
\$  
\$  
\$  
\$  
\$  
\$  
\$  
\$

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes

Issuer name and description:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\$ 0  
\$  
\$



24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**  
26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- ☒ No  
☐ Yes

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

\_\_\_\_\_  
\$ 0  
\_\_\_\_\_  
\$  
\_\_\_\_\_  
\$

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

- ☒ No  
☐ Yes. Give specific information about them...

\_\_\_\_\_  
\$ 0

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

- ☐ No  
☒ Yes. Give specific information about them...

LAND PLANS  
\$ NOT KNOWN

27. **Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☒ No  
☐ Yes. Give specific information about them...

\_\_\_\_\_  
\$ 0

**Money or property owed to you?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

28. **Tax refunds owed to you**

- ☒ No  
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years. ....

\_\_\_\_\_  
Federal: \$ 0  
State: \$  
Local: \$

29. **Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No  
☐ Yes. Give specific information. ....

\_\_\_\_\_  
Alimony: \$ 0  
Maintenance: \$  
Support: \$  
Divorce settlement: \$  
Property settlement: \$

30. **Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☒ No  
☐ Yes. Give specific information. ....

\_\_\_\_\_  
\$ 0

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☐ No

☒ Yes. Name the insurance company of each policy and list its value. ...

Company name:

Beneficiary:

Surrender or refund value:

Federal Life Ins Policy

Estate

Death

\$ 50,000.00

\$

\$

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☐ No

☒ Yes. Give specific information. ....

Chesterdale Const

QUAKER FARMS LP

UNKNOWN

LITTLE WASHINGTON Sewer WINDON County

Homes LLC

AT This time

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☐ No

☒ Yes. Describe each claim. ....

Veterans Affairs - owcp dispute

\$ 3,000.00

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☒ No

☐ Yes. Describe each claim. ....

\$ 0

35. Any financial assets you did not already list

☒ No

☐ Yes. Give specific information. ....

\$ 0

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here



\$ 43,122.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☐ No. Go to Part 6.

☒ Yes. Go to line 38.

Current value of the portion you own?

Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

☒ No

☐ Yes. Describe. ....

\$ 0

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☐ No

☒ Yes. Describe. ....

DESK 50 CHAIRS 30.00  
office furnit 100

\$



## 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

☒ No☐ Yes. Describe.....

\$ 0

## 41. Inventory

☒ No☐ Yes. Describe.....

\$ 0

## 42. Interests in partnerships or joint ventures

☒ No☐ Yes. Describe.....

Name of entity:

% of ownership:

%

\$ 0

%

\$

%

\$

## 43. Customer lists, mailing lists, or other compilations

☒ No☐ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?☐ No☐ Yes. Describe.....

\$ 0

## 44. Any business-related property you did not already list

☐ No☒ Yes. Give specific information .....

PENNS PRESERVE Realty LLC

\$ 0

\$

\$

\$

\$

\$

\$

## 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here .....



\$ 0

## Part 6:

**Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.

## 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No. Go to Part 7.☐ Yes. Go to line 47.**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

## 47. Farm animals

Examples: Livestock, poultry, farm-raised fish

☒ No☐ Yes .....

\$ 0

\$

48. Crops—either growing or harvested

☒ No  
☐ Yes. Give specific information. .... \$ 0

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

☒ No  
☐ Yes. .... \$ 0

50. Farm and fishing supplies, chemicals, and feed

☒ No  
☐ Yes. .... \$ 0

51. Any farm- and commercial fishing-related property you did not already list

☒ No  
☐ Yes. Give specific information. .... \$ 0

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here ..... →

\$ 0

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☒ No  
☐ Yes. Give specific information. .... \$  
\$  
\$

54. Add the dollar value of all of your entries from Part 7. Write that number here ..... →

\$ 0

**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2 ..... → \$ 420 000

56. Part 2: Total vehicles, line 5 \$ 5000

57. Part 3: Total personal and household items, line 15 \$ 3620

58. Part 4: Total financial assets, line 36 \$ 43122

59. Part 5: Total business-related property, line 45 \$ 0

60. Part 6: Total farm- and fishing-related property, line 52 \$ 0

61. Part 7: Total other property not listed, line 54 +\$ 0

62. Total personal property. Add lines 56 through 61. .... \$ 51,742

Copy personal property total → +\$

63. Total of all property on Schedule A/B. Add line 55 + line 62. ....

51,742  
\$ 0

Fill in this information to identify your case:

Debtor 1	<u>DREMA</u>	<u>ODEL</u>
	First Name	Last Name
Debtor 2 (Spouse, if filing)		
	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>EASTERN</u>	District of <u>PA</u>
Case number (if known)	<u>22 12578</u>	

☐ Check if this is an amended filing

## Official Form 106C

**Schedule C: The Property You Claim as Exempt**

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own  Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
Brief description: <u>Honda CRV</u> Line from <i>Schedule A/B</i> : <u>Part 1 Line 3</u>	\$ <u>11,000</u> up to	<input checked="" type="checkbox"/> \$ <u>4,450<sup>00</sup></u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>Fed Exp Vehicle</u>
Brief description: <u>Household Goodsets</u> Line from <i>Schedule A/B</i> : <u>Part 13 Line 6</u>	\$ <u>14,875</u> up to	<input type="checkbox"/> \$ <u>14,875</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>Fed Exp General Household NO ITEM OVER \$700 IN Value</u>
Brief description: <u>Jewelry</u> Line from <i>Schedule A/B</i> : <u>Part 3 Line 12</u>	\$ <u>1,874</u>	<input type="checkbox"/> \$ <u>1,874</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>Fed Exp</u>

3. Are you claiming a homestead exemption of more than \$189,050?

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

Debtor 1

First Name

Middle Name

Last Name

Case number (if known)

**Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property

Current value of the portion you own

Amount of the exemption you claim

Specific laws that allow exemption

Copy the value from Schedule A/B

Check only one box for each exemption

Brief description: WILDCARD Exp  
 Line from Schedule A/B: 12, 11

\$ 13,950☒ \$ 13,950☐ 100% of fair market value, up to any applicable statutory limit

Fed Bankruptcy  
General

Brief description: \_\_\_\_\_  
 Line from Schedule A/B: \_\_\_\_\_

\$ \_\_\_\_\_

☐ \$ \_\_\_\_\_☐ 100% of fair market value, up to any applicable statutory limit

Brief description: \_\_\_\_\_  
 Line from Schedule A/B: \_\_\_\_\_

\$ \_\_\_\_\_

☐ \$ \_\_\_\_\_☐ 100% of fair market value, up to any applicable statutory limit

Brief description: \_\_\_\_\_  
 Line from Schedule A/B: \_\_\_\_\_

\$ \_\_\_\_\_

☐ \$ \_\_\_\_\_☐ 100% of fair market value, up to any applicable statutory limit

Brief description: \_\_\_\_\_  
 Line from Schedule A/B: \_\_\_\_\_

\$ \_\_\_\_\_

☐ \$ \_\_\_\_\_☐ 100% of fair market value, up to any applicable statutory limit

Brief description: \_\_\_\_\_  
 Line from Schedule A/B: \_\_\_\_\_

\$ \_\_\_\_\_

☐ \$ \_\_\_\_\_☐ 100% of fair market value, up to any applicable statutory limit

Brief description: \_\_\_\_\_  
 Line from Schedule A/B: \_\_\_\_\_

\$ \_\_\_\_\_

☐ \$ \_\_\_\_\_☐ 100% of fair market value, up to any applicable statutory limit

Brief description: \_\_\_\_\_  
 Line from Schedule A/B: \_\_\_\_\_

\$ \_\_\_\_\_

☐ \$ \_\_\_\_\_☐ 100% of fair market value, up to any applicable statutory limit

Brief description: \_\_\_\_\_  
 Line from Schedule A/B: \_\_\_\_\_

\$ \_\_\_\_\_

☐ \$ \_\_\_\_\_☐ 100% of fair market value, up to any applicable statutory limit

Brief description: \_\_\_\_\_  
 Line from Schedule A/B: \_\_\_\_\_

\$ \_\_\_\_\_

☐ \$ \_\_\_\_\_☐ 100% of fair market value, up to any applicable statutory limit

Brief description: \_\_\_\_\_  
 Line from Schedule A/B: \_\_\_\_\_

\$ \_\_\_\_\_

☐ \$ \_\_\_\_\_☐ 100% of fair market value, up to any applicable statutory limit

Brief description: \_\_\_\_\_  
 Line from Schedule A/B: \_\_\_\_\_

\$ \_\_\_\_\_

☐ \$ \_\_\_\_\_☐ 100% of fair market value, up to any applicable statutory limit

Fill in this information to identify your case:

Debtor 1	<u>DREMA</u>	<u>O'Dell</u>	
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the	<u>EASTERN</u>	District of	<u>PA</u>
Case number	<u>22</u>	<u>12578</u>	
(If known)			

☐ Check if this is an amended filing

## Official Form 106D

## Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

## 1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

## Part 1: List All Secured Claims

## 2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A	Column B	Column C
Amount of claim	Value of collateral that supports this claim	Unsecured portion
Do not deduct the value of collateral.		If any

2.1 Capitol One Auto

Creditor's Name

Describe the property that secures the claim:

Honda CRV

\$ <u>6500<sup>00</sup></u>	\$ <u>11,000<sup>00</sup></u>	\$ <u>4500<sup>00</sup></u>
-----------------------------	-------------------------------	-----------------------------

Number Street

City State ZIP Code

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☒ Unliquidated
- ☐ Disputed

Who owes the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☐ Other (including a right to offset) \_\_\_\_\_

☐ Check if this claim relates to a community debt
Date debt was incurred 2018

Last 4 digits of account number \_\_\_\_\_

2.2 IPS

Creditor's Name

Describe the property that secures the claim:

Thrifty Savings Plan

\$ <u>9,200<sup>00</sup></u>	\$ <u>25,000</u>	\$ <u>9,200<sup>00</sup></u>
------------------------------	------------------	------------------------------

Number Street

City State ZIP Code

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who owes the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☒ Other (including a right to offset) PERSONAL

☐ Check if this claim relates to a community debt
Date debt was incurred June 2022

Last 4 digits of account number \_\_\_\_\_

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 15,700

Debtor 1

First Name

Middle Name

Last Name

Debtor 2

(Spouse, if filing)

First Name

Middle Name

Last Name

United States Bankruptcy Court for the:

District of

Case number  
(If known)☐ Check if this is an amended filing

## Official Form 106E/F

## Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

## Part 1: List All of Your PRIORITY Unsecured Claims

## 1. Do any creditors have priority unsecured claims against you?

- ☐ No. Go to Part 2.  
☒ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

2.1

Priority Creditor's Name

Number

Street

City

State

ZIP Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No  
☐ Yes

Last 4 digits of account number

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations  
☐ Taxes and certain other debts you owe the government  
☐ Claims for death or personal injury while you were intoxicated

☒ Other. Specify specific performance

Total claim

Priority amount

Nonpriority amount

275,000.00 \$ 275,000

2.2

Priority Creditor's Name

Number

Street

City

State

ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No  
☐ Yes

Last 4 digits of account number

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations  
☐ Taxes and certain other debts you owe the government  
☐ Claims for death or personal injury while you were intoxicated

☐ Other. Specify \_\_\_\_\_



**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

**Total claim****Total claims from Part 1**

6a. Domestic support obligations

6a. \$ 0

6b. Taxes and certain other debts you owe the government

6b. \$ 0

6c. Claims for death or personal injury while you were intoxicated

6c. \$ 0

6d. Other. Add all other priority unsecured claims. Write that amount here.

6d. + \$ 275,000

6e. Total. Add lines 6a through 6d.

6e. \$ 275,000

**Total claim****Total claims from Part 2**

6f. Student loans

6f. \$ 0

6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims

6g. \$ 0

6h. Debts to pension or profit-sharing plans, and other similar debts

6h. \$ 0

6i. Other. Add all other nonpriority unsecured claims. Write that amount here.

6i. + \$ 0

6j. Total. Add lines 6f through 6i.

6j. \$ 0

Fill in this information to identify your case:

Debtor DREMA ODELL  
First Name Middle Name Last Name  
Debtor 2  
(Spouse if filing) First Name Middle Name Last Name  
United States Bankruptcy Court for the: EASTERN District of PA  
Case number 2022 12578  
(if known)

☐ Check if this is an amended filing

Official Form 106G

**Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.  
☒ Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

2.1 CLT Bank/Cascade Funding RMI  
Name  
14405 WATERS Rd Suite 200  
Number Street  
Houston TX 77014  
City State ZIP Code

Agreement of Sale

2.2  
Name  
Number Street  
City State ZIP Code

2.3  
Name  
Number Street  
City State ZIP Code

2.4  
Name  
Number Street  
City State ZIP Code

2.5  
Name  
Number Street  
City State ZIP Code

Fill in this information to identify your case:

Debtor 1 DREMA O DeH  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the EASTERN District of PA

Case number 22-12578  
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

## Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ . Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

x A O'Well x  
Signature of Debtor 1

Signature of Debtor 2

Date 10/20/2022  
MM / DD / YYYY

Date \_\_\_\_\_  
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1 DREMA ODell  
First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing)                                                                 
First Name Middle Name Last Name

United States Bankruptcy Court for the: EASTERN District of PA

Case number 22-12578  
 (If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

Official Form 106I

MM / DD / YYYY

## Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Describe Employment

#### 1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

- ☒ Employed  
☐ Not employed

- ☐ Employed  
☐ Not employed

Occupation

Civilian PAYROLL Tech

Employer's name

Veterans Health Admin

Employer's address

(Remote) OR VA Hospital

Number Street

3710 SW US Veterans Hosp Road

Number Street

Portland, Oregon

97239

City

State

ZIP Code

City

State

ZIP Code

How long employed there?

20 Yrs

### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2.

\$ 4046<sup>00</sup>

\$                     

3. Estimate and list monthly overtime pay.

3.

+\$ 0

+\$                     

4. Calculate gross income. Add line 2 + line 3.

4.

\$ 4046<sup>00</sup>

\$

Debtor 1

DREMA  
First Name Middle NameO'Dell  
Last Name

Case number (if known)

22-12578

For Debtor 1

For Debtor 2 or  
non-filing spouse

Copy line 4 here..... → 4.

\$ 4046

\$

## 5. List all payroll deductions:

5a. Tax, Medicare, and Social Security deductions

5a. \$ 646

\$

5b. Mandatory contributions for retirement plans

5b. \$ 100

\$

5c. Voluntary contributions for retirement plans

5c. \$ 100

\$

5d. Required repayments of retirement fund loans

5d. \$ 160

\$

5e. Insurance

5e. \$ 450

\$

5f. Domestic support obligations

5f. \$ 0

\$

5g. Union dues

5g. \$ 38

\$

5h. Other deductions. Specify: \_\_\_\_\_

5h. + \$ 252

+ \$

6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.

6. \$ 1646

\$

7. Calculate total monthly take-home pay. Subtract line 6 from line 4.

7. \$ 2400<sup>00</sup>

\$

## 8. List all other income regularly received:

8a. Net income from rental property and from operating a business, profession, or farm

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

8a. \$ 0

\$

8b. Interest and dividends

8b. \$ 0

\$

8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive

Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

8c. \$ 0

\$

8d. Unemployment compensation

8d. \$ 0

\$

8e. Social Security

8e. \$ 1600

\$

8f. Other government assistance that you regularly receive

Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

Specify: \_\_\_\_\_

8f. \$ 0

\$

8g. Pension or retirement income

8g. \$ 0

\$

8h. Other monthly income. Specify: \_\_\_\_\_

8h. + \$ 0

+ \$

9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.

9. \$ 4000

\$

10. Calculate monthly income. Add line 7 + line 9.

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

10. \$

+

\$

= \$ 4000

11. State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: \_\_\_\_\_

11. + \$ 0

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.

Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies

12. \$ 4000<sup>00</sup>Combined  
monthly income

13. Do you expect an increase or decrease within the year after you file this form?

☒ No.☐ Yes. Explain: \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1 DREMA ODELL  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: EASTERN District of PA

Case number 22 12578  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

## Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☒ No

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

Your expenses

4. \$ 800 *estimated*

4a. \$ 500<sup>00</sup>

4b. \$ 0

4c. \$

4d. \$ 250<sup>00</sup>



Debtor 1

DREMA  
First Name Middle NameODELL  
Last Name

Case number (if known)

22 12578

## Your expenses

5. **Additional mortgage payments for your residence**, such as home equity loans 5. \$ 0
6. **Utilities:**
- 6a. Electricity, heat, natural gas 6a. \$ 600<sup>00</sup> average
- 6b. Water, sewer, garbage collection 6b. \$ 0
- 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$ 200<sup>00</sup>
- 6d. Other. Specify: 6d. \$
7. **Food and housekeeping supplies** 7. \$ 300<sup>00</sup>
8. **Childcare and children's education costs** 8. \$ 100<sup>00</sup>
9. **Clothing, laundry, and dry cleaning** 9. \$ 50
10. **Personal care products and services** 10. \$ 100<sup>00</sup>
11. **Medical and dental expenses** 11. \$ 340<sup>00</sup> dx 30<sup>00</sup>
12. **Transportation.** Include gas, maintenance, bus or train fare.  
Do not include car payments. 12. \$ 200<sup>00</sup>
13. **Entertainment, clubs, recreation, newspapers, magazines, and books** 13. \$ 0
14. **Charitable contributions and religious donations** 14. \$ 0
15. **Insurance.**  
Do not include insurance deducted from your pay or included in lines 4 or 20.
- 15a. Life insurance 15a. \$ 880
- 15b. Health insurance 15b. \$ 340<sup>00</sup>
- 15c. Vehicle insurance 15c. \$ 180
- 15d. Other insurance. Specify: 15d. \$
16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.  
Specify: 16. \$ 0
17. **Installment or lease payments:**
- 17a. Car payments for Vehicle 1 17a. \$ 365<sup>00</sup>
- 17b. Car payments for Vehicle 2 17b. \$ 0
- 17c. Other. Specify: 17c. \$ 0
- 17d. Other. Specify: 17d. \$ 0
18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).** 18. \$ 0
19. **Other payments you make to support others who do not live with you.**  
Specify: 19. \$ 0
20. **Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**
- 20a. Mortgages on other property 20a. \$ 0
- 20b. Real estate taxes 20b. \$ 0
- 20c. Property, homeowner's, or renter's insurance 20c. \$ 0
- 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0
- 20e. Homeowner's association or condominium dues 20e. \$ 0

Debtor 1

DREMA  
First Name Middle NameODell  
Last Name

Case number (if known)

22 12578

21. Other. Specify: \_\_\_\_\_

21. +\$ \_\_\_\_\_

## 22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22a. \$ 3423.<sup>80</sup>

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$ —

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$ 3423.<sup>80</sup>

## 23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 4000

23b. Copy your monthly expenses from line 22c above.

23b. -\$ 3423.<sup>80</sup>23c. Subtract your monthly expenses from your monthly income.  
The result is your *monthly net income*.23c. \$ 576.<sup>20</sup>

## 24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.☐ Yes.

Explain here: